

Article Number:

Issue: Reviewing Commercial Usage Issues

Resolution:

1. Indicators of commercial use.
 - a. High mileage per day with CH statement or signs of commercial use.
 - b. RF advises of business decals or commercial license plates.
 - c. Photos or inspection report show commercial usage.
 - d. **While all the above could be indicators of commercial use, photos of the vehicle (including signage) and the statement need to be in the claim before being sent to client relations for a full review.**
2. Creating a task for Client Relations
 - a. With CMS open, click **[Customer Search]**
 - b. Under **[Customer Search]**, enter the claim number. Click **[Search]** then
 - c. Under the **[Customer Search]** window click on the **[Claim Number]**
 - d. The Claim Details window will automatically populate, click on **[Coverage Details]**
 - e. Check to see if the contract has the commercial surcharge.
 - f. To create a task for Client Relations, click **[Actions]**, then click **[Tasks]**
 - g. Under **[Subject]**, type "Client Relations Review"
 - h. **[Task Type]** is **[Client Relations]**
 - i. Change **[Assigned to]** from yourself to **[Client Relations]** in the Queues.
 - j. For **[Task Reason]** choose **[Commercial Use]**. Default priority will stay "normal".
 - k. Under the drop-down menu for **[Status]**, choose **[Not Started]**
 - l. Under **[Comments]** specify signs of commercial use on vehicle. Client relations will require evidence on any need for commercial use. We **cannot** decide to require surcharge based on the Carfax.
 - m. When note is completed, click **[Save]**
 - n. Call RF and advise claim is on hold and waiting for Client relations to review. Typical turnaround time is 24-48 hours, it may sometimes be longer if we are waiting on seller to confirm changes in funding.
 - o. If we confirm vehicle is being used commercially and the contract does not have commercial use surcharge or excluded the claim will most likely be denied. Exceptions may be made at discretion of Client Relations. If claim is denied a task will be assigned to call back or adjuster depending on the situation.



SOP: Reviewing Commercial Usage Issues

Purpose

This is intended to provide directions for adjusters on reviewing commercial use on vehicles.

Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

Procedure

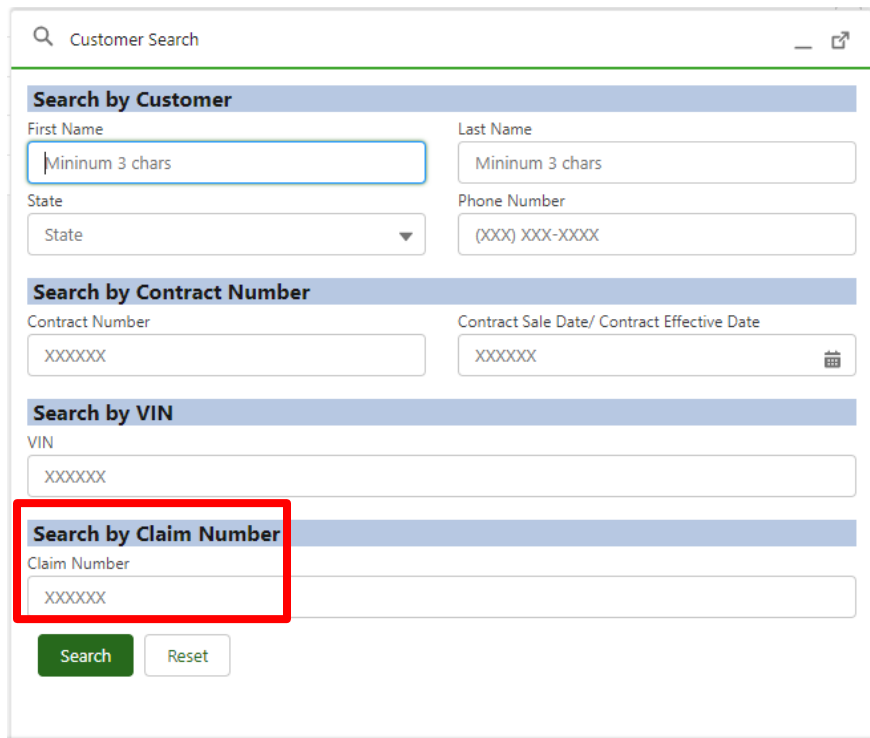
1. Indicators of commercial use
 - a. High mileage per day combined with a customer statement or commercial signage confirming commercial use.
 - b. The repair facility advises of business decals or commercial license plates and has provided documentation.
 - c. Photos of the vehicle showing commercial usage.
 - d. The customer's statement includes verbiage that confirms/alludes to commercial usage.
 - e. **While all the above could be indicators of commercial use, photos of the vehicle (including signage) and the statement need to be in the claim before being sent to client relations for a full review.**
2. Creating a task for Client Relations
 - a. With CMS already opened, click **[Customer Search]**

The screenshot shows the 'Insurance Agent Co.' CMS interface. At the top, there is a search bar and a 'Claims' dropdown menu. Below this, there is a 'Recently Viewed' section with a list of 7 items. The table below shows the details of these items:

Claim Number	Account	Claim Reason Type	Status	Approved Amount
1 2000110	NANCY TORRES		Open	
2 2000109	ELIZABETH TANNENBAUM		Open	
3 2000105	JULIO MEDINA		Open	
4 2000094	JULIO MEDINA		Open	
5 2000113	DEVON JAMES		Open	
6 2000008	MARK PRUITT		Closed	
7 2000111	MARGARET ANN HILGEFORT		Open	

At the bottom right of the interface, there is a 'Customer Search' button, which is highlighted with a red box.

- b. Under **[Customer Search]**, enter the applicable claim number under [claim number]



Customer Search

Search by Customer

First Name: Minimum 3 chars

Last Name: Minimum 3 chars

State: State

Phone Number: (XXX) XXX-XXXX

Search by Contract Number

Contract Number: XXXXXX

Contract Sale Date/ Contract Effective Date: XXXXXX

Search by VIN

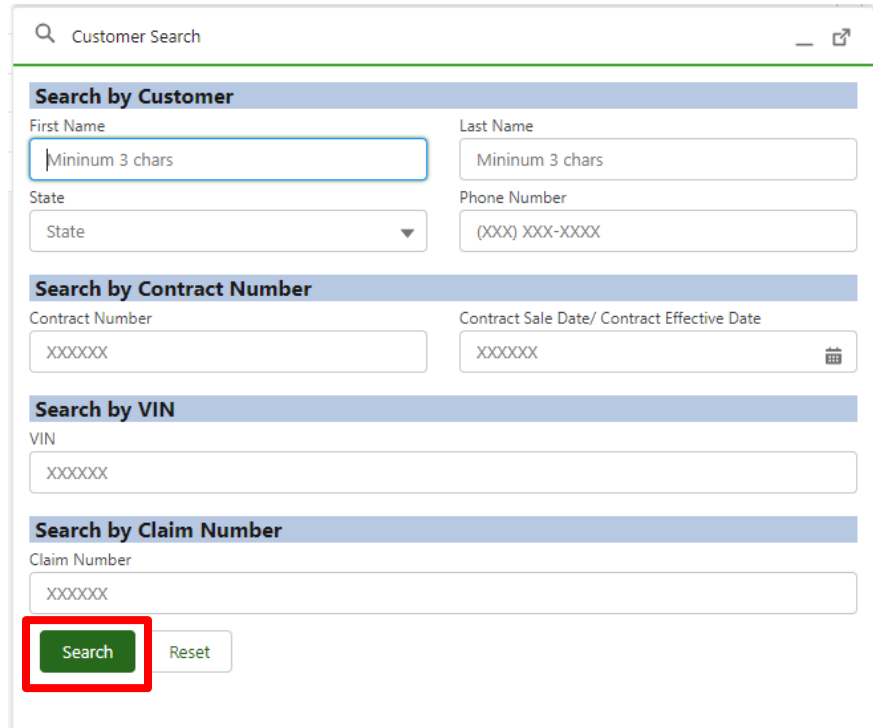
VIN: XXXXXX

Search by Claim Number

Claim Number: XXXXXX

Search Reset

c. Click **[Search]**



Customer Search

Search by Customer

First Name: Minimum 3 chars

Last Name: Minimum 3 chars

State: State

Phone Number: (XXX) XXX-XXXX

Search by Contract Number

Contract Number: XXXXXX

Contract Sale Date/ Contract Effective Date: XXXXXX

Search by VIN

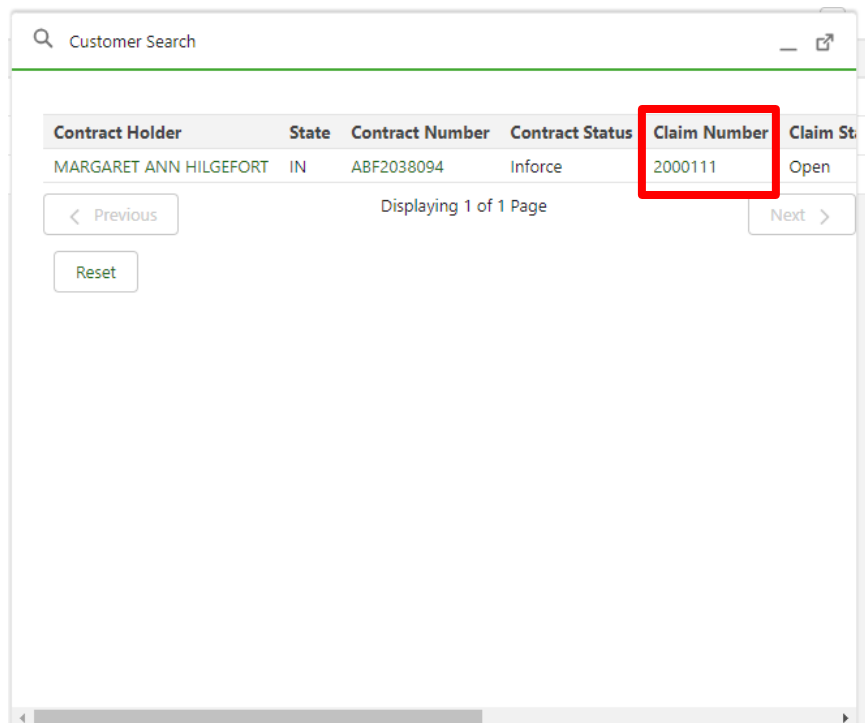
VIN: XXXXXX

Search by Claim Number

Claim Number: XXXXXX

Search Reset

d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**



Customer Search

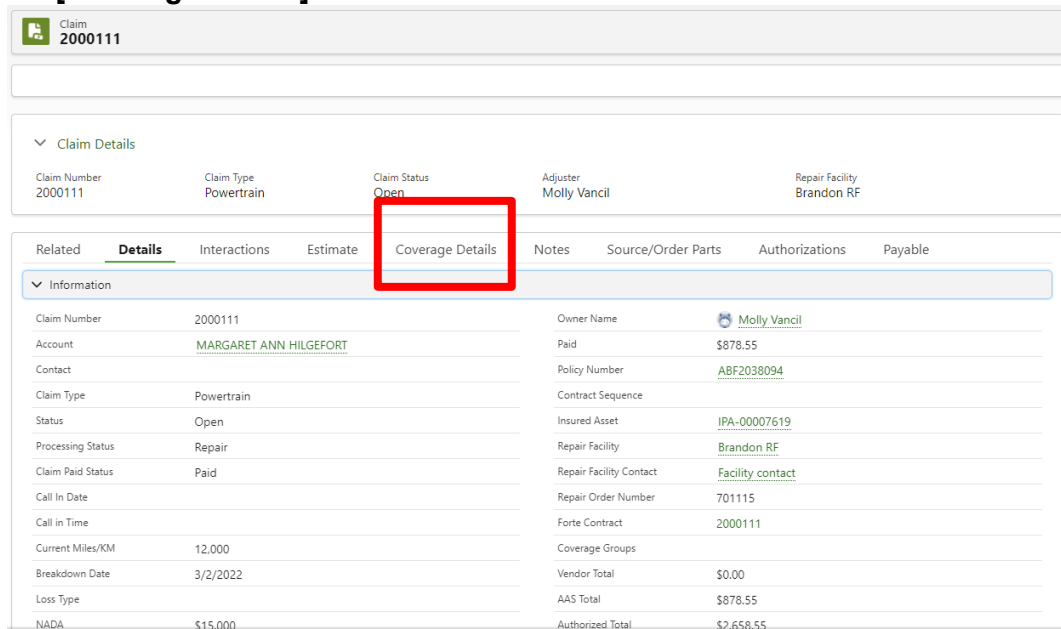
Contract Holder	State	Contract Number	Contract Status	Claim Number	Claim Status
MARGARET ANN HILGEFORT	IN	ABF2038094	Inforce	2000111	Open

Displaying 1 of 1 Page

Previous Next

Reset

- e. The Claim Details window will automatically populate. From there, click on **[Coverage Details]**



Claim 2000111

Claim Details


Claim Number	Claim Type	Claim Status	Adjuster	Repair Facility
2000111	Powertrain	Open	Molly Vancil	Brandon RF

Related Details Interactions Estimate Coverage Details Notes Source/Order Parts Authorizations Payable

Information

Claim Number	2000111	Owner Name	Molly Vancil
Account	MARGARET ANN HILGEFORT	Paid	\$878.55
Contact		Policy Number	ABF2038094
Claim Type	Powertrain	Contract Sequence	
Status	Open	Insured Asset	IPA-00007619
Processing Status	Repair	Repair Facility	Brandon RF
Claim Paid Status	Paid	Repair Facility Contact	Facility contact
Call In Date		Repair Order Number	701115
Call in Time		Forté Contract	2000111
Current Miles/KM	12,000	Coverage Groups	
Breakdown Date	3/2/2022	Vendor Total	\$0.00
Loss Type		AAS Total	\$878.55
NADA	\$15,000	Authorized Total	\$2,658.55

- f. Check to see if the contract has the commercial surcharge. As we can see here, there is no commercial surcharge on this contract. This means that additional steps will need to be taken for Client Relations to review to add the commercial surcharge and review eligibility.

 Claim
2000111

▼ Claim Details

Claim Number 2000111	Claim Type Powertrain	Claim Status Open	Adjuster Molly Vancil	Repair Facility Brandon RF
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Related

Details

Interactions

Estimate

Coverage Details

Notes

Source/Order Parts

Authorizations

Payable

Contract Conditions

4 Wheel Drive


Road Club

g. To begin to create a task for Client Relations, click **[Actions]**

Activity

Vehicle

Actions

Filters: All time • All activities • All types 



Refresh • Expand All • View All

▼ Upcoming & Overdue

No next steps.
To get things moving, add a task or set up a meeting.

▼ March • 2022

This Month













>  High Mileage 

Customer Service had a task

Mar 18 ▼






No more past activities to load.

h. Click **[Tasks]**

Activity	Vehicle	Actions		
 Upload Document	 Reassign to Powertrain	 Reassign to MBI	 Add Notes	 Source Parts
 Add/Modify Claim Concerns	 Add/Modify Claim Item	 Order VIN Audit	 Add Interaction	 Service Records
 Coverage Page	 Tasks			

- i. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”












New Task

Task Information	
Name	 Search Contacts...
* Subject	Client Relations Review 
Assigned To	 Brooke Thomas X
1 Total Task	
Due Date	
Related To	 2000111 X
* Task Type	--None--
Task Reason	--None--
Other Reason Details	

- j. Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**

New Task












Task Information

Name	 Search Contacts... 	
* Subject	Client Relations Review 	* Task Type Client Relations 
Assigned To	 Brooke Thomas 	* Task Reason --None-- 
1 Total Task		
Due Date		Other Reason Details <div></div>
Related To	 2000110 	

- k. Under **[Assigned to]**, click the **[X]** next to your name

New Task

Task Information

Name	 Search Contacts... 	
* Subject	Client Relations Review 	* Task Type Client Relations 
Assigned To	 Brooke Thomas 	* Task Reason --None-- 
1 Total Task		
Due Date		Other Reason Details <div></div>
Related To	 2000110 	

- l. Under the drop-down menu for the **[Assigned to]** button, click **[Queues]**



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New Task

Task Information

Name	Search Contacts...		
* Subject	Client Relations Review	* Task Type	Client Relations
Assigned To	Search Queues...	* Task Reason	--None--
Due Date		Other Reason Details	
Related To	2000110		

m. Under **[Search queues]**, type and select **[Client Relations]**

New Task

Task Information

Name	Search Contacts...		
* Subject	Client Relations Review	* Task Type	Client Relations
Assigned To	Client Relations	* Task Reason	--None--
1 Total Task			
Due Date		Other Reason Details	
Related To	2000110		

n. Under **[Task Reason]**, from the drop-down menu that appears, choose **[Commercial Use]**

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type <input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	* Task Reason <input type="text" value="Commercial Use"/>
1 Total Task		
Due Date	<input type="text"/>	Other Reason Details <input type="text"/>
Related To	<input type="text" value="2000110"/>	

- o. Scroll down to the Additional Information section. The default priority will say “normal”; do not adjust this.
- p. Under the drop-down menu for **[Status]**, choose **[Not Started]**

Additional Information

* Priority	<input type="text" value="Normal"/>
* Status	<input type="text" value="Not Started"/>
Comments	<input type="text"/>

- a. Under **[comments]**, draft your task comments note, which should specify which signs of commercial use are present on the vehicle. Please note that Client relations will require evidence to stand on any need for commercial use, such as pictures, customer statement, registration, or signage/tools shown at the time of inspection. We cannot decide to require the surcharge based on the Carfax showing commercial use or high mileage alone.

SOP: Reviewing Commercial Usage Issues

Additional Information

* Priority

Normal

* Status

Not Started

Comments

Inspection photos show:
-Commercial signage for a construction company
-Commercial Plates

q. When your note is ready, click **[Save]**

New Task

Task Information

Name

 Search Contacts...


* Subject

Client Relations Review

* Task Type

Client Relations

Assigned To

 Client Relations

* Task Reason

Commercial Use

1 Total Task

Due Date



Other Reason Details

Related To

 2000110

Additional Information

* Priority

Normal

* Status

Not Started

Comments

Inspection photos show:
-Commercial signage for a construction company
-Commercial Plates

Save & New

Cancel

Save

- r. Call shop and advise the claim is on hold and awaiting coverage determination.
- s. Client relations will review and assign a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical turnaround time is 24-48 hours, though it may sometimes be longer if we are waiting on the seller to confirm changes in funding.



SOP: Reviewing Commercial Usage Issues

- t. If we confirm that the vehicle is being used commercially and the contract does not have the commercial use surcharge or the contract excludes commercial use, the claim will most likely be denied. Exceptions may be made at the discretion of Client Relations. If the claim is denied, Client Relations will assign a task back to the adjuster to officially deny the claim and an additional task to callbacks to explain the denial.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]		Approved By [Jessica Rivera]	
Date Revised 08/01/2023	Revised by Melissa Bryant	Revision Description Added Fast Track Article		Date Approved 08/01/2023	Approved By Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]		Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]		Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]		Date Approved [Date]	Approved By [Approver's Name]